

change reserves that should be available constantly with our country;

(b) the time frame required for building up such a reserve, independent of external loans and NRI deposits; and

(c) the possibility and means of striking favourable Balance of Payments in the coming five years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWARTHAKUR): (a) Conventionally, the safe amount of foreign exchange reserves that should be maintained by a country is taken to be the equivalent of the value of imports for three months.

(b) Level of reserves at a particular time is the net result of all the transactions in the external sector and can not be measured independent of loans or NRI deposit transactions.

(c) There is little likelihood of the country achieving a surplus on the current account of the balance of payments in the coming five years.

#### **Non-Performing Assets in Banks**

6960. SHRI BHAGEY GOBARDHAN: Will the Minister of FINANCE be pleased to state:

(a) the gross profit vis-a-vis net profit of all public sector banks during 1990-91;

(b) the analysis of the difference between the gross profit and net profit of the same banks during the above period;

(c) what constitutes the non-performing assets portfolio of these banks;

(d) whether the difference between the gross and net profits in each case is ac-

counted for by the non-performing assets; and

(e) the steps taken to check proliferation of non-performing assets?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b). All public sector banks are required to prepare their balance sheet and profit and loss account in the forms set out in the Third Schedule of the Banking Regulation Act, 1949. Banks, therefore, show profit as per form B of the Third Schedule of the said Act under the item 'Balance of Profit'. A statement of profits as shown by public sector banks in their profit and loss accounts for the year 1990-91 is annexed.

(c) and (d). Non-performing assets constitute those advances on which banks, as per the guidelines of Reserve Bank of India do not charge interest. In the profit and loss account, banks show income, after making usual and necessary provisions including provisions for bad and doubtful debts.

(e) Government and the Reserve Bank of India (RBI) have been impressing upon the banks the need to strengthen their machinery for credit appraisal and for exercising effective supervision and control over the advances made. The banks have also been advised to evolve a strict time discipline so that irregular and sick accounts are discovered early and effective measures taken to reduce the portfolio of non-performing assets and incidence of bad debts. RBI have also advised the banks to institute a system of classification of advances into distinct categories according to health of advances at a given point of time for the purpose of their effective monitoring and follow up.

**STATEMENT***(Rs. in crores)*

<i>S. No.</i>	<i>Name of the Bank</i>	<i>Published profit</i>
1.	State Bank of India	107.01
2.	State Bank of Bikaner & Jaipur	5.50
3.	State Bank of Hyderabad	8.51
4.	State Bank of Indore	2.94
5.	State Bank of Mysore	2.87
6.	State Bank of Patiala	14.59
7.	State Bank of Saurashtra	4.50
8.	State Bank of Travancore	4.00
9.	Allahabad Bank	21.04
10.	Andhra Bank	8.21
11.	Bank of Baroda	35.05
12.	Bank of India	22.46
13.	Bank of Maharashtra	4.10
14.	Canara Bank	76.04
15.	Central Bank of India	12.53
16.	Corporation Bank	4.65
17.	Dena bank	8.51
18.	Indian Bank	21.00
19.	Indian Overseas bank	10.41
20.	Nw Bank of India	-45.00 (Loss)
21.	Oriental Bank of Commerce	23.68

(Rs. in crores)

S. No.	Name of the Bank	Published profit
22.	Punjab National Bank	43.69
23.	Punjab & Sind Bank	-5.45 (Loss)
24.	Syndicate bank	5.25
25.	Union Bank of India	11.56
26.	United Bank of India	5.78
27.	UCO Bank	-42.96 (Loss)
28.	Vijaya Bank	0.25

#### **Settlement of Cash Compensatory Support Claims**

6961. PROF. UMMAREDDY VENKATESWARLU: Will the Minister of COMMERCE be pleased to state:

(a) whether a number of claims of exporters on account of Cash Compensatory Support (CCS) are still pending for settlement;

(b) if so, the number and value and such claims;

(c) the number and value of claims finally settled so far;

(d) the amount required for the settlement of pending claims; and

(e) the steps proposed to be taken to settle the pending CCS claims expeditiously?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI SALMAN KHURSHED): (a) to (e). A total sum of Rs. 1520/- crores, was released to various

licensing offices for making payment of Cash Compensatory Support Claims against physical and deemed exports during 1991-92. It is hoped that with the release of these funds, majority of the pending claims will stand settled. Remaining pending claims, if any, will be settled from the budget provision for the year 1992-93.

#### **Chartered Buses plying between Delhi and Noida**

6962. SHRI PIUS TIRKEY: Will the Minister of SURFACE TRANSPORT be pleased to state:

(a) whether more than 4000 chartered buses are plying regularly between Delhi and Noida;

(b) if so, whether all such buses have permits to run the buses from Delhi to another State (U.P.);

(c) if so, the total number of such licences and permits issued by the Government during the last one year;